

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF OHIO

In Re:	§	
	§	
GRADFORD, VALORIE M	§	Case No. 17-15116
	§	
Debtor	§	

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

TRUSTEE VIRGIL E. BROWN, JR., chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 0.00 (Without deducting any secured claims)	Assets Exempt: 559,519.23
Total Distributions to Claimants: 9,710.69	Claims Discharged Without Payment: 100,482.00
Total Expenses of Administration: 2,132.60	

3) Total gross receipts of \$ 14,403.55 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 2,560.26 (see **Exhibit 2**), yielded net receipts of \$ 11,843.29 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$ 245,208.00	\$ 0.00	\$ 0.00	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	NA	2,132.60	2,132.60	2,132.60
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	NA	NA	NA	NA
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	109,988.00	9,515.41	9,515.41	9,710.69
<b>TOTAL DISBURSEMENTS</b>	\$ 355,196.00	\$ 11,648.01	\$ 11,648.01	\$ 11,843.29

4) This case was originally filed under chapter 7 on 08/30/2017 . The case was pending for 25 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 10/03/2019 By: /s/TRUSTEE VIRGIL E. BROWN, JR.  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
Huntington	1129-000	47.40
Fifth Third	1129-000	6,745.42
State Farm Credit Union	1129-000	3,472.00
Walmart Stock	1129-000	327.73
Home Deposit stock	1129-000	3,399.00
Pfizer stock	1129-000	412.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$ 14,403.55</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
VALORIE M GRADFORD	Surplus Funds Paid to Debtor 726 (a)(6) (includes Payments to shareholders and limited partners)	8200-002	2,560.26
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$ 2,560.26</b>

**EXHIBIT 3 – SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Fifth Third Bank Fifth Third Bank Bankruptcy Department, 1830 E Paris Ave Se Grand Rapids, MI 49546		55,670.00	NA	NA	0.00
	Ford Motor Credit National Bankruptcy Service Center Po Box 62180 Colorado Springs, CO 80962		4,877.00	NA	NA	0.00
	Nationstar Mortgage LLC Attn: Bankruptcy 8950 Cypress Waters Blvd Coppell, TX 75019		100,889.00	NA	NA	0.00
	Seterus Inc 14523 Sw Millikan Way St Beaverton, OR 97005		83,772.00	NA	NA	0.00
<b>TOTAL SECURED CLAIMS</b>			<b>\$ 245,208.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
TRUSTEE COMPENSATION:TRUSTEE VIRGIL E. BROWN, JR.	2100-000	NA	1,934.33	1,934.33	1,934.33
TRUSTEE EXPENSES:TRUSTEE VIRGIL E. BROWN, JR.	2200-000	NA	12.60	12.60	12.60

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
INSURANCE PARTNERS AGENCY, INC/	2300-000	NA	6.64	6.64	6.64
BOK FINANCIAL	2600-000	NA	179.03	179.03	179.03
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		<b>\$ NA</b>	<b>\$ 2,132.60</b>	<b>\$ 2,132.60</b>	<b>\$ 2,132.60</b>

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA: NA	NA	NA	NA	NA	NA
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Chase Card Attn: Correspondence Dept Po Box 15298 Wilmington, DE 19850		449.00	NA	NA	0.00
	Macys/DSNB Attn: Bankruptcy Po Box 8053 Mason, OH 45040		33.00	NA	NA	0.00
	PNC Bank 2730 Liberty Avenue Pittsburgh, PA 15222		100,000.00	NA	NA	0.00
000001	THE HUNTINGTON NATIONAL BANK	7200-000	9,506.00	9,515.41	9,515.41	9,515.41
	THE HUNTINGTON NATIONAL BANK	7990-000	NA	NA	NA	195.28
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$ 109,988.00</b>	<b>\$ 9,515.41</b>	<b>\$ 9,515.41</b>	<b>\$ 9,710.69</b>

**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Page: 1  
**Exhibit 8**

Case No: 17-15116 JPS Judge: JESSICA PRICE SMITH  
Case Name: GRADFORD, VALORIE M

Trustee Name: TRUSTEE VIRGIL E. BROWN, JR.  
Date Filed (f) or Converted (c): 08/30/17 (f)  
341(a) Meeting Date: 09/25/17  
Claims Bar Date: 03/19/18

For Period Ending: 10/03/19

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Single-family home, 3775 Warrendale RdCleveland O	60,000.00	0.00		0.00	FA
2. Duplex or multi-unit building, If you own or have	25,000.00	0.00	OA	0.00	FA
3. Duplex or multi-unit building, 13521-23 EarlwoodC	35,000.00	0.00	OA	0.00	FA
4. 2015 Ford Edge (Lease) mileage: 11000	0.00	0.00		0.00	FA
5. household goods	5,000.00	0.00		0.00	FA
6. Cash	10.00	0.00		0.00	FA
7. Huntington	13.69	0.00		13.69	FA
8. Fifth Third	8,460.42	6,745.42		6,745.42	FA
9. State Farm Credit Union	3,472.00	3,503.91		3,503.91	FA
10. Walmart Stock	327.73	327.73		327.73	FA
11. Home Deposit stock	3,399.00	3,399.90		3,399.90	FA
12. Pfizer stock	412.00	412.90		412.90	FA
13. State Farm 401(k) plan	246,390.27	0.00		0.00	FA
14. wages	Unknown	0.00		0.00	FA
15. Life insurance at work -- term	0.00	0.00		0.00	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$387,485.11	\$14,389.86	\$14,403.55	\$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 12/30/18

Current Projected Date of Final Report (TFR): 12/30/18

**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
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Page: 2  
Exhibit 8

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Trustee Name: TRUSTEE VIRGIL E. BROWN, JR.  
Date Filed (f) or Converted (c): 08/30/17 (f)  
341(a) Meeting Date: 09/25/17  
Claims Bar Date: 03/19/18



**FORM 2**  
**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Page: 1  
**Exhibit 9**

Case No: 17-15116 -JPS  
Case Name: GRADFORD, VALORIE M

Trustee Name: TRUSTEE VIRGIL E. BROWN, JR.  
Bank Name: BOK FINANCIAL  
Account Number / CD #: \*\*\*\*\*7449 Checking Account

Taxpayer ID No: \*\*\*\*\*9305  
For Period Ending: 10/03/19

Blanket Bond (per case limit): \$ 1,337,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
12/09/17	* NOTE *	VALORIE M GRADFORD 3775 WARRENDALE CLEVELAND, OH 44118	BALANCE FORWARD Payment from debtor * NOTE * Properties 7, 8, 9, 10, 11, 12	1129-000	14,403.55		0.00 14,403.55
12/29/17		BOK FINANCIAL	BANK SERVICE FEE	2600-000		12.32	14,391.23
01/18/18	010001	INSURANCE PARTNERS AGENCY, INC 26865 CENTER RIDGE ROAD WESTLAKE, OH 44145	BOND PREMIUM	2300-000		6.64	14,384.59
01/31/18		BOK FINANCIAL	BANK SERVICE FEE	2600-000		21.38	14,363.21
02/28/18		BOK FINANCIAL	BANK SERVICE FEE	2600-000		19.28	14,343.93
03/30/18		BOK FINANCIAL	BANK SERVICE FEE	2600-000		21.31	14,322.62
04/30/18		BOK FINANCIAL	BANK SERVICE FEE	2600-000		20.60	14,302.02
05/31/18		BOK FINANCIAL	BANK SERVICE FEE	2600-000		21.25	14,280.77
06/29/18		BOK FINANCIAL	BANK SERVICE FEE	2600-000		20.54	14,260.23
07/31/18		BOK FINANCIAL	BANK SERVICE FEE	2600-000		21.19	14,239.04
08/31/18		BOK FINANCIAL	BANK SERVICE FEE	2600-000		21.16	14,217.88
* 09/28/18		BOK FINANCIAL	BANK SERVICE FEE	2600-003		20.45	14,197.43
* 12/04/18		Reverses Adjustment OUT on 09/28/18	BANK SERVICE FEE	2600-003		-20.45	14,217.88
			bank fee returned to account				
04/10/19		Trsf To Axos Bank	FINAL TRANSFER	9999-000		14,217.88	0.00

Page Subtotals 14,403.55 14,403.55

**FORM 2**

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Page: 2

**Exhibit 9**

Case No: 17-15116 -JPS  
Case Name: GRADFORD, VALORIE M

Trustee Name: TRUSTEE VIRGIL E. BROWN, JR.  
Bank Name: BOK FINANCIAL  
Account Number / CD #: \*\*\*\*\*7449 Checking Account

Taxpayer ID No: \*\*\*\*\*9305  
For Period Ending: 10/03/19

Blanket Bond (per case limit): \$ 1,337,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
COLUMN TOTALS					14,403.55	14,403.55	0.00
Less: Bank Transfers/CD's					0.00	14,217.88	
Subtotal					14,403.55	185.67	
Less: Payments to Debtors						0.00	
Net					14,403.55	185.67	

Page Subtotals 0.00 0.00

**FORM 2**  
**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Page: 3  
**Exhibit 9**

Case No: 17-15116 -JPS  
Case Name: GRADFORD, VALORIE M

Trustee Name: TRUSTEE VIRGIL E. BROWN, JR.  
Bank Name: Axos Bank  
Account Number / CD #: \*\*\*\*\*0363 Checking Account

Taxpayer ID No: \*\*\*\*\*9305  
For Period Ending: 10/03/19

Blanket Bond (per case limit): \$ 1,337,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
04/10/19			BALANCE FORWARD				0.00
05/31/19	002001	Trsf In From BOK FINANCIAL TRUSTEE VIRGIL E. BROWN, JR. 4070 Mayfield Road CLEVELAND, OH 44121	INITIAL WIRE TRANSFER IN Chapter 7 Compensation/Expense	9999-000	14,217.88		14,217.88
						1,946.93	12,270.95
			Fees 1,934.33	2100-000			
			Expenses 12.60	2200-000			
05/31/19	002002	The Huntington National Bank 5555 Cleveland Avenue GW4W25 Columbus, Ohio 43231	Claim 000001, Payment 102.05225% (1-1) Credit Card			9,710.69	2,560.26
			Claim 9,515.41	7200-000			
			Interest 195.28	7990-000			
05/31/19	002003	VALORIE M GRADFORD 3775 WARRENDALE CLEVELAND, OH 44118	Surplus Funds	8200-002		2,560.26	0.00

COLUMN TOTALS	14,217.88	14,217.88	0.00
Less: Bank Transfers/CD's	14,217.88	0.00	
Subtotal	0.00	14,217.88	
Less: Payments to Debtors		2,560.26	
Net	0.00	11,657.62	
TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Checking Account - *****7449	14,403.55	185.67	0.00
Checking Account - *****0363	0.00	11,657.62	0.00
	14,403.55	11,843.29	0.00
(Excludes Account	(Excludes Payments	Total Funds	

Page Subtotals 14,217.88 14,217.88

**FORM 2**

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

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**Exhibit 9**

Case No: 17-15116 -JPS  
Case Name: GRADFORD, VALORIE M

Trustee Name: TRUSTEE VIRGIL E. BROWN, JR.  
Bank Name: Axos Bank  
Account Number / CD #: \*\*\*\*\*0363 Checking Account

Taxpayer ID No: \*\*\*\*\*9305  
For Period Ending: 10/03/19

Blanket Bond (per case limit): \$ 1,337,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			Checking Account - *****7449		Transfers)	To Debtors)	On Hand
			Checking Account - *****0363				

Page Subtotals 0.00 0.00